

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Christopher Dean Reid, Sr.  
Debtor

Case No. 20-01846-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-4  
Date Rcvd: May 21, 2025

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2025:**

Recip ID	Recipient Name and Address
db	#+ Christopher Dean Reid, Sr., 137 Reagan St, Sunbury, PA 17801-1331
aty	+ Samantha C. Wolfe, Scaringi Law, 2000 Linglestown Road, Suite 106, Harrisburg, PA 17110-9347
5336277	+ Brandy Spaid-Reid, 137 Reagan St, Sunbury, PA 17801-1331
5336281	+ Cent Key Fcu, 1000 Market St, Sunbury, PA 17801-2403
5336282	+ Central Credit Audit, 100 N Third St, Sunbury, PA 17801-2367
5336287	+ Independence Bank, 1370 South County Trail East, East Greenwich, RI 02818-1625
5336288	+ Jim Carr, 1550 Queen Street, Northumberland, PA 17857-9410
5338205	+ Nelnet on behalf of ASA, American Student Assistance, PO Box 16129, St. Paul, MN 55116-0129
5336295	Northumberland Emergency Group, P.C, 200 Corporate Blvd., Lafayette, LA 70508-3870
5336301	+ Three Brothers Trucking, 135 Reagan Street, Sunbury, PA 17801-1331
5336300	+ Three Brothers Trucking, 137 Reagan St, Sunbury, PA 17801-1331

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	May 21 2025 22:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5338271	EDI: GMACFS.COM	May 21 2025 22:40:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
5336276	+ EDI: GMACFS.COM	May 21 2025 22:40:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
5338999	EDI: CAPITALONE.COM	May 21 2025 22:40:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5336278	+ EDI: CAPITALONE.COM	May 21 2025 22:40:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
5336283	+ Email/PDF: creditonebknotifications@resurgent.com	May 21 2025 18:43:03	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
5380981	Email/Text: ECMCBKNotices@ecmc.org	May 21 2025 18:40:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
5380982	Email/Text: ECMCBKNotices@ecmc.org	May 21 2025 18:40:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
5336284	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	May 21 2025 18:40:00	Enerbank Usa, 1245 E Brickyard Road, Suite 600, Salt Lake City, UT 84106-2562
5336285	^ MEBN	May 21 2025 18:35:02	Geisinger, 100 North Academy Ave, Danville, PA 17822-0001

5337184	Email/PDF: resurgentbknofications@resurgent.com	May 21 2025 18:43:10	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5336289	+ EDI: LENDNGCLUB	May 21 2025 22:40:00	Lending Club Corp, 595 Market Street, San Francisco, CA 94105-5839
5336291	+ Email/Text: camanagement@mtb.com	May 21 2025 18:40:00	M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900
5336290	Email/Text: camanagement@mtb.com	May 21 2025 18:40:00	M & T Bank, Po Box 900, Millsboro, DE 19966
5344367	Email/Text: camanagement@mtb.com	May 21 2025 18:40:00	M&T Bank, PO Box 840, Buffalo, NY 14240
5344307	+ Email/Text: camanagement@mtb.com	May 21 2025 18:40:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
5336292	EDI: PARALONMEDCREDIT	May 21 2025 22:40:00	Medicredit, Inc, PO Box 1629, Maryland Heights, MO 63043-0629
5342356	+ Email/Text: bankruptcydpt@mcmcg.com	May 21 2025 18:40:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5336293	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 21 2025 18:40:00	Nelnet Lns, Po Box 82561, Lincoln, NE 68501-2561
5337176	EDI: AGFINANCE.COM	May 21 2025 22:40:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5336296	+ EDI: AGFINANCE.COM	May 21 2025 22:40:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
5336299	+ EDI: SYNC	May 21 2025 22:40:00	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
5336297	^ MEBN	May 21 2025 18:35:01	Scheer, Green, & Burke Co. L.P.A., PO Box 1312, Toledo, OH 43603-1312
5336298	+ Email/Text: collections@service1.org	May 21 2025 18:40:00	Service 1st Federal CR UN, PO Box 159, Danville, PA 17821-0159
5336732	^ MEBN	May 21 2025 18:35:04	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
5336279	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
5336280	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
5336286	*+	Geisinger, 100 North Academy Ave, Danville, PA 17822-0001
5336294	*+	Nelnet Lns, Po Box 82561, Lincoln, NE 68501-2561
5336302	*+	Three Brothers Trucking, LLC, 137 Reagan St., Sunbury, PA 17801-1331

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 23, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2025 at the address(es) listed below:**

Name	Email Address
Dawn Marie Cutaia	on behalf of Debtor 1 Christopher Dean Reid Sr. dmcutaia@gmail.com, cutaialawecf@gmail.com,FreshStartLawPLLC@jubileebk.net,R46159@notify.bestcase.com,julie.yorkparalegal@gmail.com;r46159@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Samantha Wolfe	on behalf of Debtor 1 Christopher Dean Reid Sr. swolfe@scaringilaw.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1

Christopher Dean Reid Sr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3395

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 4:20-bk-01846-MJC

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**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher Dean Reid Sr.

5/21/25**By the  
court:**Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**